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IDENTITY THEFT

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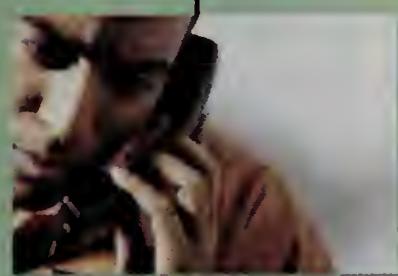


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We Can Help.



LISA MADIGAN
ILLINOIS ATTORNEY GENERAL

Identity theft occurs when a criminal obtains and uses someone else's personal information—such as credit card numbers, bank account numbers, and social security number—to purchase goods and services fraudulently. Identity theft varies widely in scope and proportion. An identity thief may make an unauthorized charge to a victim's credit card in a single incident of theft. In extreme cases, an imposter might use a victim's identity to open new credit card accounts, establish phone service, buy a car, or even take out a mortgage.

Victims of identity theft lose more than money; they lose peace of mind. Victims often spend dozens of hours working with creditors, credit reporting agencies, financial institutions, and law enforcement to reclaim their good names and credit records. The recovery process can take months—even years.

WE CAN HELP

If you are the victim of identity theft, call the Illinois Attorney General's Identity Theft Hotline at 1-866-999-5630; TTY: 1-877-844-5461. You will be assigned a Consumer Advocate to guide you through the recovery process. Depending on your needs, the Consumer Advocate can help you:

- Dispute a fraudulent debt and clean up your credit report;
- Contact appropriate law enforcement agencies;
- Read through and understand documents related to the crime;
- Determine what to do if your wallet or purse has been stolen; and
- Take steps to prevent yourself from further victimization.

The hotline is open from 8:30 a.m. to 5 p.m., Monday through Friday.

TAKE IMMEDIATE ACTION: FIRST STEPS

A fast response to identity theft is the best way to minimize the damage to your name and financial health. The Office of the Illinois Attorney General therefore recommends that you immediately take the following first steps:

- **Report fraud to creditors.** Check with credit card companies and banks to see if any new accounts have been opened in your name, or if any unauthorized charges have been made. Work with these companies to stop further damage as quickly as possible. You may wish to close bank accounts immediately, but remember to make sure that all outstanding checks clear before you do so. Once you verify that all legitimate checks have cleared, talk to your bank about closing compromised accounts and setting up new, password-protected accounts.

Once you have notified banks and credit card companies of the fraud, you should also alert your other creditors, including phone companies, utility providers, Internet service providers, and other service providers.

- **Place a fraud alert on your credit report.** Contact the toll-free number of any of the three consumer reporting agencies, listed below, to place a fraud alert on your credit report. A fraud alert notifies potential creditors to contact you and verify your identity before approving a credit request in your name. You only need to contact one of the three companies, because that company is required to contact the other two.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Once you place a fraud alert on your file, you are entitled to free copies of your credit reports. You will receive a letter telling you how to order your free copies. When you receive your credit reports, review them carefully and look for any suspicious activity.

- **File a police report.** Illinois law requires police departments to accept and provide reports. Get a copy of the police report or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime.
- **Decide whether you want to place a security freeze on your credit report.** A security freeze is different from a fraud alert. If you are a victim of identity theft, it allows you to prohibit your credit report from being released to another person without your prior express authorization. This also means that you will be unable to obtain credit without first providing the consumer reporting company with your unique Personal Identification Number. You can request a freeze by calling all three of the credit reporting agencies listed above. You will probably need the police report number when requesting a freeze on your credit report.

A MESSAGE FROM
ILLINOIS ATTORNEY GENERAL
Lisa Madigan



Identity theft can wreak havoc on your credit history as well as your peace of mind. While taking immediate action can help to limit the harm to your finances, repairing the damage done by identity thieves can be a long and arduous process.

To help you as you work to clear your name and credit history, I created the Identity Theft Hotline, 1-866-999-5630; TTY: 1-877-844-5461. Experienced staff in my office are standing by to assist victims of identity theft with problems ranging from difficulty obtaining a police report to issues with creditors.

If you are a victim of identity theft, I urge you to call the Identity Theft Hotline to take advantage of this assistance. Help is only a phone call away.

Sincerely,

A handwritten signature in black ink that reads "Lisa Madigan".

Lisa Madigan
Illinois Attorney General

Tips to Guard Against Identity Theft

- Don't give out your social security number unless necessary—and don't carry your card in your wallet.
- Carry only the ID and credit cards you need.
- Don't give personal information over the phone unless you initiated the call.
- Don't transmit personal information over the Internet unless it is a secure site, and don't reveal personal information in e-mails or discussion forums.
- Order your credit report every year from the three credit reporting agencies. By law you are entitled to one free report a year from each of the agencies. Order your free report by calling 1-877-322-8228 (TTY: 1-877-730 4104) or visiting www.annualcreditreport.com.
- Mail outgoing bills at the post office; don't put them in your home mailbox.
- Empty your mailbox as soon as possible.
- Shred documents containing personal information before discarding.
- Know when your account statements are mailed, and report discrepancies and late or missing statements.

Office of the Illinois Attorney General

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